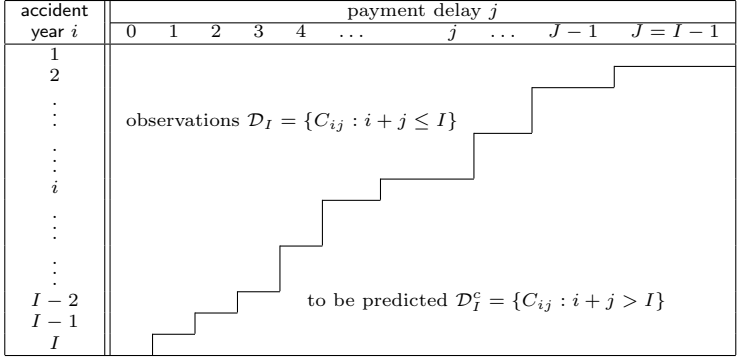
accident year i
payment delay j
0 1 2 3 4 ... j ... $J-1$ $J=I-1$
1
2
i
$I-2$
$I-1$
I
observations $\mathcal{D}_I = \{C_{ij} : i+j \leq I\}$
to be predicted $\mathcal{D}_I^c = \{C_{ij} : i+j > I\}$